

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF ILLINOIS

RE: ANNETTE M. BANKS FKA)	
ANNETTE MARIA MCCORKLE,)	
)	
PNC Bank, N.A.,)	
)	
Creditor,)	
vs.)	CASE NO. 14-30583
)	JUDGE Laura Grandy
ANNETTE M. BANKS FKA)	
ANNETTE MARIA MCCORKLE,)	
)	
Debtor(s),)	
)	

MOTION TO MODIFY THE AUTOMATIC STAY

NOW COMES PNC Bank, N.A., by and through its attorneys, Pierce & Associates, P.C., and requests that the Automatic Stay heretofore entered on the property located at 3517 Langford Lane, Shiloh, IL 62221, be modified, stating as follows:

1. On April 10, 2014, the above captioned Chapter 7 was filed.
2. PNC Bank, N.A. services the first mortgage lien on the property located at 3517 Langford Lane, Shiloh, IL 62221.
3. The debt is based on an February 18, 2005, Mortgage and Note in the original sum of \$234,900.00.
4. The funds necessary to pay off PNC Bank, N.A. on the above captioned account were approximately \$April 16, 2014, plus reasonable attorney fees and costs, through 248,078.22. The debtor's schedules list the fair market value of said property at \$235,000.00. According to the debtor's schedules, there are other liens on the property totaling \$53,757.49.

5. The account is currently due and owing to PNC Bank, N.A. for the September 2012 current mortgage payment and those thereafter, plus reasonable attorney fees and costs.
6. The debtor's mailing address is different from 3517 Langford Lane, Shiloh, IL 62221.
7. The debtor has no equity in the property located at 3517 Langford Lane, Shiloh, IL 62221, for the benefit of unsecured creditors.
8. PNC Bank, N.A. continues to be injured each day it remains bound by the Automatic Stay.
9. PNC Bank, N.A. is not adequately protected.
10. The property located at 3517 Langford Lane, Shiloh, IL 62221 is not necessary for the debtor's reorganization.
11. The Debtor has scheduled an intention to surrender the property.
12. No cause exists to delay the enforcement and implementation of relief and Bankruptcy Rule 4001(a)(3) should be waived.

WHEREFORE, YOUR MOVANT PRAYS that the Automatic Stay be modified and that Bankruptcy Rule 4001(a)(3) be waived as not applicable, plus such other relief as this Court deems just.

PNC Bank, N.A.

/s/Cheryl A. Considine
Cheryl A. Considine
ARDC#6242779

Pierce and Associates, P.C.
1 North Dearborn Street
Suite 1300
Chicago, Illinois 60602
(312) 346-9088

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PNC Bank, N.A.,)
Creditor,) CASE NO. 14-30583
vs.) JUDGE Laura Grandy
)
ANNETTE M. BANKS FKA ANNETTE MARIA MCCORKLE,)
Debtors)

SUMMARY OF EXHIBITS

The following exhibit(s) pertain to the Relief of Stay filed by PNC Bank, N.A. on April 18, 2014:

1. Mortgage Docs
2. Note
3. Merger

/s/Cheryl A. Considine
Cheryl A. Considine
ARDC#6242779

Pierce and Associates, P.C.
1 North Dearborn St.
Suite 1300
Chicago, Illinois 60602
(312) 346-9088

CERTIFICATE OF SERVICE

I, the undersigned, Attorney, Certify that I served a copy of all exhibits listed above by Electronic Notice through ECF or deposited in the United States Mail at 1 North Dearborn St., #1300, Chicago, IL 60602, at or before 5:00 p.m., on April 18, 2014, with proper postage prepaid as address to parties on the service list for the Motion.

/s/Cheryl A. Considine
Cheryl A. Considine
ARDC#6242779

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STATEMENT PURSUANT TO SOUTHERN DISTRICT OF ILLINOIS
LOCAL BANKRUPTCY RULE 4001-2(B)(1)

Now comes PNC Bank, N.A. by and through its attorneys, Pierce & Associates, P.C., and pursuant to Southern District of Illinois Local Bankruptcy Rule 4001-2(B)(1), states as follows:

To the best of PNC Bank, N.A.'s knowledge information and belief, PNC Bank, has a legal or equitable interest in the property located at 3517 Langford Lane, Shiloh, IL 62221.

/s/Cheryl A. Considine
Cheryl A. Considine
ARDC#6242779

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